Welcome to KI-HIPP
Kentucky Integrated Health Insurance Premium Payment Program

Member Handbook
Last Update: May 2020
# Table of Contents

<table>
<thead>
<tr>
<th>KI-HIPP Member Handbook Topic</th>
<th>Page Number</th>
</tr>
</thead>
<tbody>
<tr>
<td>Welcome</td>
<td>3</td>
</tr>
<tr>
<td>Glossary of Terms</td>
<td>4</td>
</tr>
<tr>
<td>Program Overview</td>
<td>5</td>
</tr>
<tr>
<td>What are the benefits of KI-HIPP?</td>
<td>5</td>
</tr>
<tr>
<td>Who is eligible for KI-HIPP?</td>
<td>5</td>
</tr>
<tr>
<td>Member Responsibilities</td>
<td>6</td>
</tr>
<tr>
<td>What do I need to do after I enroll in KI-HIPP?</td>
<td>6</td>
</tr>
<tr>
<td>How do I report a change?</td>
<td>7</td>
</tr>
<tr>
<td>When do I report a health insurance change?</td>
<td>7</td>
</tr>
<tr>
<td>When should I submit proof of premium payment?</td>
<td>8</td>
</tr>
<tr>
<td>What happens if I’m disenrolled from KI-HIPP?</td>
<td>8</td>
</tr>
<tr>
<td>Coverage Details</td>
<td>9</td>
</tr>
<tr>
<td>What medical costs are covered by KI-HIPP?</td>
<td>9</td>
</tr>
<tr>
<td>Where can I find information about my plan details?</td>
<td>10</td>
</tr>
<tr>
<td>MCO Disenrollment</td>
<td>11</td>
</tr>
<tr>
<td>What does the MCO Disenrollment Letter mean?</td>
<td>11</td>
</tr>
<tr>
<td>Resources</td>
<td>12</td>
</tr>
<tr>
<td>Resources and KI-HIPP Contact Information</td>
<td>12</td>
</tr>
</tbody>
</table>
Welcome to the Kentucky Integrated Health Insurance Premium Payment (KI-HIPP) Program!

KI-HIPP is a voluntary Medicaid program offered to Medicaid members to help pay for the cost of an Employer-Sponsored Insurance (ESI) plan. In addition, enrolled members may also include Non-Medicaid policy holders with at least one Medicaid member on the plan.

This Member Handbook is designed to answer questions related to KI-HIPP and acts as a reference guide for understanding KI-HIPP benefits.

Please review this KI-HIPP Member Handbook and keep a copy with your records.

Thank you for letting us be a part of your healthcare team!

For any questions about the KI-HIPP program, please contact the KI-HIPP Call Center at 855-459-6328.
<table>
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<tr>
<th>Term</th>
<th>Definition</th>
</tr>
</thead>
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<tr>
<td>benefind</td>
<td>The website where an Individual, Authorized Representative (AR), or Assister may complete an application for benefits.</td>
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<td>Copays</td>
<td>A fixed dollar amount paid to the provider for a covered healthcare service.</td>
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<tr>
<td>Deductible</td>
<td>The dollar amount paid for a covered healthcare service before the plan starts to pay.</td>
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<td>Employer-Sponsored Insurance (ESI)</td>
<td>Health insurance offered through an employer.</td>
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<td>In-Network</td>
<td>Providers that are contracted with the health plan in order to provide healthcare services for enrolled plan members.</td>
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<tr>
<td>Managed Care Organization (MCO)</td>
<td>A health care organization providing a wide range of healthcare services and benefits. If a Medicaid member is enrolled in an MCO, they will also receive an insurance card from the MCO. Current MCO’s include Aetna, Anthem, Humana Caresource, Passport, and WellCare.</td>
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<tr>
<td>Medicaid Card</td>
<td>Kentucky Medicaid members are issued Medicaid ID cards which include the member’s name and Medicaid ID number on the front of the card. <em>For reference, please review the Medicaid Card image below.</em></td>
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<tr>
<td>Out-Of-Pocket Costs</td>
<td>Expenses for medical care that are not reimbursed by health insurance, including copays and deductibles.</td>
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<td>Policy Holder</td>
<td>The person who purchases insurance through his/her employer.</td>
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<tr>
<td>Premium</td>
<td>The fixed dollar amount that the policy holder must pay each month in order to receive health insurance coverage.</td>
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<td>Provider</td>
<td>An individual, group, or entity that provides healthcare services.</td>
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<td>Waiver Services Member</td>
<td>A Medicaid member enrolled in a Medicaid waiver program, such as Home and Community Based (HCB).</td>
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*Kentucky Medicaid Card*
Program Overview

What are the benefits of KI-HIPP?
The KI-HIPP program provides payments to help its members pay for Employer-Sponsored Insurance (ESI) while providing access to all providers within the Medicaid network. The benefits offered by an employer’s health insurance plan may be very similar to Medicaid benefits.

May widen healthcare network by providing access to providers and healthcare services through the full Medicaid network

May help make employer health insurance affordable by reimbursing the policy holder for the ongoing insurance premiums

May allow an entire family to be on the same health insurance plan and access the same providers

Who is eligible for KI-HIPP?

Eligibility for the KI-HIPP program is based on the following criteria:

Medicaid Member on the Policy + Enrollment or Access to Employer Health Insurance ≈ Potentially KI-HIPP Eligible

The types of health insurance plan that may be used for KI-HIPP include:

• Insurance through an Employer (ESI) Plan
• United Mine Workers
• Retiree Health Plan
• COBRA
Member Responsibilities

What do I need to do after I enroll in KI-HIPP?

ALL of the actions below must be taken in order to remain enrolled in KI-HIPP:

- **Have a Medicaid member on the policy.** Have at least one member on the plan enrolled in Medicaid in order to stay in the KI-HIPP program.

- **Remain enrolled in Employer-Sponsored Insurance (ESI).** If there are changes to the insurance plan, such as a premium change or the policy holder is no longer enrolled in the plan, the policy holder must “report a change” to benefind Self-Service Portal at benefind.ky.gov or email KIHIPP.Program@ky.gov

- **Pay the health insurance premium.** For those with Employer-Sponsored Insurance (ESI), the premium may automatically be taken out of each paycheck to pay for health insurance coverage.

- **Submit proof of premium payment when notified.** In order to receive ongoing KI-HIPP payments, the policy holder must submit proof of premium payment when they receive a reminder notice from the KI-HIPP Team. It is important to pay attention to KI-HIPP notices to know when to submit proof of premium payment. Policy holders typically receive the Notice to Provide Premium Payment Proof and/or Notice of Renewal as reminders.
  - The policy holder may submit a paystub or letter from their health insurance company as proof of premium payment.
  - If the policy holder does not submit proof of premium payment on time, they have up to 60 days to submit proof of premium payment to receive the KI-HIPP payment.

These are the different ways to submit documents:

- **Upload:** benefind.ky.gov
- **Mail:** CHFS KI-HIPP Unit 275 East Main Street, 6C-A Frankfort, KY 40621
- **Email:** KIHIPP.Program@ky.gov

If the actions listed above are not taken and KI-HIPP benefits are lost, the Medicaid member will stay enrolled in the ESI plan until they are disenrolled by the policy holder. The policy holder will no longer receive the ongoing KI-HIPP payments that help pay for the cost of ESI premiums.
Member Responsibilities Cont.

How do I report a change?

If the Medicaid member on the policy has any changes that may impact eligibility for Medicaid, the member needs to “report a change” to the benefind Self-Service Portal at benefind.ky.gov or contact DCBS at 855-306-8959. The Medicaid member must “report a change” if any of the changes below apply:

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<tr>
<th>Income</th>
<th>Employer</th>
<th>Health Plan</th>
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<tbody>
<tr>
<td>Household Size</td>
<td>Address</td>
<td>Tax Filing Status</td>
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When do I report a health insurance change?

If there is a change to the health insurance plan, the policy holder must report a change to continue receiving KI-HIPP benefits. If health insurance plan changes are not reported, there may be a loss or reduction in the ongoing KI-HIPP payments.

The policy holder must report a change if any of the changes below apply to the health insurance plan:

- Loss of Health Insurance Plan
- Changes to the Premium Cost for Health Insurance Plan
- Adding or Removing Members on Health Insurance Plan

The policy holder may report these changes to the KI-HIPP Team via:

Visit the Self-Service Portal: benefind.ky.gov

Call the KI-HIPP Call Center: 855-459-6328

If the policy holder does not report a loss in health insurance coverage but continues to receive KI-HIPP payments, the policy holder will be responsible for repayment. This means that the policy holder must pay back the KI-HIPP payments they received.
When should I submit proof of premium payment?

Starting on **June 1, 2020**, enrolled KI-HIPP members must submit proof of premium payment **when notified**. KI-HIPP members must **pay attention to notices from the KI-HIPP mailbox** to know when it is time to submit.

**Please Note:** Depending on the health insurance plan, some KI-HIPP members may be required to provide additional proof of premium payment when notified. This typically occurs on:

<table>
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<th>Plan Midpoint Date</th>
<th>Plan End Date</th>
</tr>
</thead>
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<td>Usually 6 months before the health plan coverage period ends</td>
<td>The end of the health insurance plan coverage period</td>
</tr>
</tbody>
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What happens if I’m disenrolled from KI-HIPP?

If disenrolled from KI-HIPP due to **failure to submit documents** to the KI-HIPP team, the policy holder will no longer receive premium payments and will be responsible to pay for the ESI plan.

**Example of Notice Timeline for December 31, 2020 Plan End Date:**

- **May or June 1:** Notice to Provide Proof of Premium Payment
  - The member must submit proof of premium payment (paystub) before the Plan Midpoint Date of June 30, 2020.

- **November 1:** Notice of Renewal
  - The member must submit a recent paystub and enrollment documents for their 2021 health plan before the Plan End Date.

- **December 31:** Member disenrolled from KI-HIPP
  - The member **did not** submit a recent paystub and 2021 plan enrollment documents by the Plan End Date.

- **January 1:** Member transitions back to MCO
  - Members that transitioned from a Managed Care Organization (MCO) are re-enrolled.

For Medicaid members previously enrolled in an MCO, if **ESI coverage is lost**, the Medicaid member will transition out of the KI-HIPP program and back to an MCO.

**Please Note:** Depending on the health insurance plan, some KI-HIPP members may be required to provide additional proof of premium payment when notified. This typically occurs on:

Individuals who are disenrolled from KI-HIPP may request their employer to disenroll them from the ESI plan. It is at **the employer's discretion** to consider KI-HIPP disenrollment or loss of Medicaid eligibility as a **qualifying event** to disenroll from ESI.
Coverage Details

What medical costs are covered by KI-HIPP?

The choice of provider impacts the cost of services. The KI-HIPP program does NOT cover out-of-pocket costs for the Medicaid member if the provider is a Non-Medicaid Provider.

**KI-HIPP will cover costs if:**

- The Member visits a Medicaid Provider

**KI-HIPP will NOT cover costs if:**

- The Member Visits a Non-Medicaid Provider

For Medicaid member(s) on the policy, be sure to give the provider or pharmacist both the **Medicaid Card** AND **Insurance Card** when paying for services or a prescription.

**The employer’s health insurance company will send a health insurance card.** This card will be active as long as the member is enrolled in the ESI plan.

- If there is something wrong on the insurance card, contact the health insurance company directly with the phone number listed on the back of the card.
- There may also be separate cards for vision or dental plans.

**Medicaid members should keep their existing Kentucky Medicaid Card.** It has the member name and Kentucky Medicaid Identification (ID) number on the front.

- Do not throw this Medicaid card away!
- If the member loses the Medicaid card or sees something wrong on it, contact **DCBS** at **855-306-8959** to ask for another one.
- The card is active as long as the member is enrolled in Medicaid.

If dental and vision coverage fall under the Medicaid member’s current Medicaid benefits, these benefits are still available. KI-HIPP does not provide payments for separate employer dental and vision coverage plans.
Coverage Details Cont.

Where can I find information about my plan details?

The Summary of Benefits and Coverage (SBC) shows the employer’s health insurance benefits and lists some of the out-of-pocket costs. It is important to check the ESI plan to understand possible co-pays and the deductible for seeing a Non-Medicaid Provider.

Request a copy of the SBC from the employer or health insurance company to review all of the benefits within the health insurance plan.

There are no changes to the billing process. Providers use the same process previously used for individuals with Medicaid and additional insurance or third party liability.

To check if a provider is a Medicaid provider:

1. Go to the Partner Portal Provider Directory by typing this URL in the browser:
2. Select “No” for Are you looking for a Waiver Provider only?
3. Select and fill in the appropriate information.
4. Click the Search button.
5. Once you select a provider, call to confirm they take “fee for service” Medicaid.

For help finding In-Network Providers that accept Medicaid, please call 855-459-6328.
What does the MCO Disenrollment Letter mean?

Please Note: this page applies to Medicaid members enrolled in an MCO (e.g. Aetna, Anthem, Humana Caresource, Passport, and WellCare).

After enrolling in KI-HIPP, the Medicaid member receives an **MCO Disenrollment Letter**. The process below explains the purpose of this letter:

**Enrollment in ESI**

The Medicaid member receives the **Notice of Health Insurance Plan Review** saying which ESI plans are eligible for KI-HIPP after applying to the program. To complete KI-HIPP enrollment, the Medicaid member must enroll in an ESI plan that is eligible for KI-HIPP.

**Enrollment in KI-HIPP**

Once fully enrolled, the Medicaid member is transitioned from their Managed Care Organization (MCO) to traditional Medicaid to allow for KI-HIPP payments of the premium to occur. **The member will continue to receive all of the benefits of Medicaid.**

**MCO Disenrollment**

The member will then receive an **MCO Disenrollment Letter** because they are no longer covered by an MCO. However, now they have two sources of coverage: Primary coverage from the ESI plan **AND** secondary coverage from Medicaid.

**Coverage of Enrolled KI-HIPP Members:**

- **X Managed Care Organization (MCO):** The Medicaid member may no longer have access to MCO-specific benefits or programs
- **✓ Traditional Medicaid:** Provides access to the full network of Medicaid benefits and providers
- **✓ Employer-Sponsored Insurance (ESI):** May provide access to another set of benefits and providers, although with potential co-pays and deductibles*

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**The Medicaid member still has access to Medicaid benefits.** Please review the Medicaid Member Handbook or call **855-459-6328** for any additional questions.
The resources below include important phone numbers and website links for additional information or assistance.

### Report A Change
Go to benefind Self-Service Portal at benefind.ky.gov or contact DCBS at 855-306-8959.

### Questions
For any questions about KI-HIPP, contact the KI-HIPP Call Center at 855-459-6328 or visit the KI-HIPP website at https://chfs.ky.gov/agencies/dms/member/Pages/kihipp.aspx

### Medicaid Card
If the Medicaid member loses their Medicaid card or sees an error on the card, contact the local DCBS office or call 855-306-8959 to ask for another one.

### Provider Directory

### Waiver Programs
For general information on Medicaid waiver programs, please refer to the Medicaid Waiver Services Factsheet: https://chfs.ky.gov/agencies/dms/MAPForms/Map418.pdf.

### Annual KI-HIPP Renewal
A Notice of Renewal is sent 90 days before the coverage end date of the current plan. This notice is a reminder to submit plan enrollment documents to the KI-HIPP Team if there are any changes to the health plan for the next year. The KI-HIPP Renewal is separate from the annual Medicaid Renewal Notice.

### How to submit documents to the KI-HIPP team:
- **Upload:** benefind.ky.gov
- **Mail:** CHFS KI-HIPP Unit 275 East Main Street, 6C-A Frankfort, KY 40621
- **Email:** KIHIPP.Program@ky.gov

For more information, including how to appeal denied claims or get approval for services before you get them, please see the Medicaid Member Handbook at: https://chfs.ky.gov/agencies/dms/dpo/epb/Documents/MedicaidMemberHandbook.pdf